

ABSTRACT

The processing of credit applications is carried out at two distant sites: a head office with a trained officer and the point of sales without such personnel. The person at the point of sales gathers data on a customer and transmits it to the head office to obtain the credit aptitude of each applicant from a data base of persons inhibited or defaulted and thereafter an analysis and eventual credit grant at the head office. The method scan images to generate files related to the identity of the applicants, documents showing identity and residence and the signature of the respective contracts, replacing or reducing the transfer of papers from one site to another in relation to the conventional system. During the analysis at the head office, the latter calculates and retransmits to the customer a delay time, typically of just a few minutes. The method provides for the computer to control and automatically avoid data being omitted. The data entry may be performed in two stages, the first with the data necessary for checking for defaulters and, once this check is favourable, scanning images of identity documents and invoices to make up the file digital prior to the analysis at the head office. Colour coding is used on screen windows to avoid slow applications remaining unattended too long.